

# A minimum essential standard of living for a single adult with vision impairment: Executive summary

An NCBI and Vincentian Partnership for Social Justice report



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**An NCBI (National Council for the Blind of Ireland) and VPSJ (Vincentian Partnership for Social Justice) research report.**

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### **Report by**

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## Introduction

The goal of the current study, which is a pilot project, is to provide facts and figures on the additional needs and expenditure which people with vision impairment require in order to have a **Minimum Essential Standard of Living (MESL)**. To date research in Ireland has not provided this data. Reliable information on the additional needs and expenditure associated with disability is essential to ensure the adequacy of social transfers and related payments. The Consensual Budget Standards methodology (CBS) is used in the current study to determine the additional needs and costs associated with vision impairment. This methodology has been used by the Vincentian Partnership for Social Justice (VPSJ) since 1996 to develop budget standards for a range of household types in the general population and its existing data covers 90% of households.

The CBS methodology enables representatives of the household type under consideration to reach a socially negotiated consensus on the goods and services which a household type needs to allow for a **Minimum Essential Standard of Living**. This standard of living is one which at a minimum level meets physical, psychological and social needs. It is a standard which focuses on needs, not wants and enables people to participate in society. It is a standard for the whole of the population and is one below which nobody should be expected to live. In the current study the method is applied to single adults of working age, living alone whose level of vision meets the eligibility criteria for state benefits and have some useable sight.

## Vision impairment

Research literature tends to be inconsistent in the use of the terms vision impairment and blind. An estimated 65 different definitions of blindness and low vision have been used in literature on the subject (Jackson et al, 2008). In general, both those that are blind and have low vision can be considered as having a vision impairment (Jackson et al, 2008).

The Government gives direction on the specific level of sight loss an individual must have in order to avail of state entitlements and benefits. The direction is usually linked to definitions and classifications recognised within that state's legal framework (Jackson et al, 2008). In the United States, the direction is for the most part referred to as to "legal blindness" whereas throughout Europe definitions differ from country to country. In the UK, for example, there are two official levels of vision impairment "severely sight impaired" (blind) and "sight impaired" (NHS, 2015) and in the Republic of Ireland there is one. To be eligible for state entitlements in Ireland an individual must have "best corrected visual acuity of 6 / 60 or less in the better eye and/or a binocular visual field restricted to 20 degrees or less" (Citizens Information, 2016a). The current study establishes the **Minimum Essential Standard of Living** for a single adult with vision impairment with some useable sight, whose level of vision meets the eligibility criteria for state benefits. While not everyone who fulfils the entitlement criteria has useable sight, 95% of those who access the NCBI services have some level of sight (NCBI, 2016).

While vision impairment does not take a single form or exist at a single level it is possible to specify a level of impairment which is relatively well recognised. There is also a variation in personal living experiences and circumstances. However such variation does not preclude the capacity of people in these conditions to identify and discuss common needs and concerns.

In order to correctly identify the additional needs associated with vision impairment it was necessary to define in clear terms the actual level of the impairment and to construct a case study of an individual with the relevant level of vision impairment and to specify personal circumstances. For the purposes of the current study the term vision impairment is used throughout this report to refer to individuals whose level of vision meets the eligibility criteria for state benefits and have some useable sight.

The person in the case study was also described in terms of working age, living alone in rented accommodation on a bus route, in full time employment and in good health:

“Aoife / Michael is a single, working age adult, and has a level of vision which meets the eligibility criteria for state benefits and has some useable sight. She / he lives alone in a one bedroom rented flat located on a public transport route in an urban area. She / he is in good health and is employed full time.”

It is recognised that the needs of people with different degrees of vision impairment would require a separate study to adequately identify their needs and to take them into consideration when estimating additional costs. The costs associated with living in a rural area with limited public transport would also require specific study.

In the current study the budget standards were developed by people with vision impairment who best understand the needs associated with this particular disability. In groups they identified, discussed and reached a negotiated consensus on the agreed list of items and services needed to maintain a **Minimum Essential Standard of Living**.

This project is a collaborative study between the NCBI and the VPSJ. The social context is one in which the group ‘not at work due to illness or disability’ has a high at-risk-of-poverty rate (34.8%), deprivation rate (53.2%) and consistent poverty rate (22.4%) according to the latest Survey on Income and Living Conditions (SILC) figures for 2015 (CSO, 2017). The context is also one in which there is little recognition that a ‘general disability’ payment cannot allow for the expenditure associated with different types of disability and different levels of severity.

## References

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## Methodology

The present study builds on the existing body of research undertaken by the VPSJ into the goods and services, expenditure and adequate income required by households and individuals in order to have a **Minimum Essential Standard of Living (MESL)**. The Consensual Budgets Standards methodology (CBS) involves facilitating a series of focus group sessions with members of the public who represent the household type under consideration. The facilitation process is detailed, time consuming and transparent. The methodology enables the development of a consensus within each group and across the groups about the additional needs which people with vision impairment require in order to have an MESL. It also facilitates the development of consensus about the rationale for the inclusion of additional goods and services. Experts are consulted as required – e.g. nutrition, household energy. Participants reach a socially negotiated consensus on the goods and services required in order to have an MESL. Three different groups of people with vision impairment discussed in detail whether or not the existing MESL budgets, which had been developed for single adults in the general population who lived alone in rented accommodation, were adequate or needed to be changed in order to allow for different circumstances. In keeping with the previous research the focus was on ‘needs and not wants’. Only items which were essential



to meet physical, psychological and social needs are included in the lists of goods and services necessary in order to have an MESL. A fourth focus group known as the Check-Back group was established with the goal of rechecking items and costs identified by the three focus groups.

Participants of the focus groups were recruited by NCBI and were drawn from three locations – Dublin North, Dublin South and Cork. The facilitation process was identical with that used with the members of the general public in previous studies with particular attention paid to issues of communication and recording of discussions and decisions.

## **The cost of an MESL**

### **- main areas of household expenditure**

The core costs of the MESL are the sum of the following 14 household budget areas: Food, Clothing, Personal care, Health, Household goods, Household services, Communications, Social Inclusion and Participation, Education, Transport, Household energy, Personal costs, Insurance, Savings and contingencies. In the current study housing costs are not included. For comparison purposes the type of housing in the current study is the same as that for the single adult in the main study – one bedroom rented apartment.



## Budget costs

**A Minimum Essential Standard of Living** for a single adult with vision impairment cost €285.76 per week in 2016, €44.54 more than the cost for a single adult in the main MESL (€241.22).

The majority of budget areas are more expensive for a single adult with vision impairment than for the single adult in the main MESL, excluding Transport which is -€13.18 lower per week (due to the free travel scheme) and Personal Costs which did not change in cost. As is the case with the single adult with full sight, the two most expensive budget areas in terms of total budget costs for the single adult with vision impairment are Food and Social Inclusion.

The largest additional weekly cost for a single adult with vision impairment is in the Health budget which costs €11.54 extra per week (26% of the total additional cost), followed by Communication at €9.33 extra per week (21% of the total additional cost) and Household Services costing €7.69 extra per week (17% of the total additional cost). The smallest additional cost for a single adult with vision impairment is in Household Energy of €0.73 per week.

## Differences in the items included in the baskets

**The Minimum Essential Standard of Living** for a single adult with vision impairment includes items that have not previously featured in the MESL budgets such as Household services like domestic cleaning, personal care services (apart from hairdressing which is also included in budgets for the general population) and online entertainment subscriptions.

Services required by a single adult with vision impairment, are the most expensive additional items in the MESL baskets on a weekly basis. The most expensive service is taxis amounting to €19.52 per week, followed by communication services (landline and broadband package) costing €10 per week and Household services. People with vision impairment rely on the use of services such as these to live independently and to ensure tasks are completed which they cannot carry out themselves. These services help to make possible a **Minimum Essential Standard of Living** for people with vision impairment. There are a number of high cost individual items added to the budgets, the most expensive of which is the magnification software for use with the laptop. The longer lifespan of these items ensues that their weekly costs are put in perspective. In contrast, services need to be purchased more regularly and as a result add in a significant way to the cost of the weekly budget.

A single adult with vision impairment could have a number of eye conditions resulting in a range of physical, psychological and social needs. As a result, it was not always possible for the focus groups to agree upon specific items to suit an individual with vision impairment. For example, in order to deal with differences in need in relation to lighting it was agreed to identify and agree a sum of money which could be spent according to specific requirements.

In order to facilitate comparison with the original budget for the single adult, the housing and transport areas of expenditure are those specified in the original budget for the single adult living alone and are included in the description in the case study.

Household services which are the responsibility of the landlord are not included in the budget.

## Conclusions

For obvious reasons the additional costs are the consequences of vision impairment. The findings show that the cost of an MESL is higher for a person with vision impairment than for members of the general population who have full sight. The cost of meeting many of the additional needs is relatively low. However, the accumulated costs add substantially to the weekly budget. While some of the costs cover specialised goods and services which are directly related to vision impairment other additional costs are associated with the need to ensure social inclusion and participation. The additional taxis and tokens of appreciation for the support of friends who make engagement in social activities possible, all contribute to the cost of an MESL. These and other additional expenses are not taken into consideration by decision makers when deciding entitlement rates.

This current study shows that it is possible to establish the estimated cost of an MESL for people with a particular disability in a specific household type. The CBS methodology proved successful in building a socially negotiated consensus among people with vision impairment living in an urban area. Further research could provide additional information on the needs and costs for people with different degrees and forms of vision impairment and for people with vision impairment who live in rural areas.

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